IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

I hereby certify that this correspondence is being electronically filed with the United States Patent and Trademark Office on February 23, 2009 at or before 11:39 pm. Pacific Time under the Rules of 37 CFR 8.18.

Appl No. : 09/690,243

Confirmation No. 2962

Applicant : Engelberg, Ari et al. Filed : October 17, 2000

Title : METHOD AND APPARATUS FOR ON-LINE VALUE-BEARING ITEM

SYSTEM

TC/A.U. : 3621

Examiner : Pierre E. Elisca Docket No. : 36530/S850 Customer No. : 23363

AMENDMENT AFTER FINAL ACTION

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Post Office Box 7068 Pasadena, CA 91109-7068 February 23, 2009

Commissioner:

In response to the Office action of November 26, 2008, please amend the aboveidentified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.